

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Secoya D Allen**
Tamara A Allen
Debtor(s)

Case No.

Chapter 13 Proceeding

☐ **AMENDED** ☐ **MODIFIED**
DEBTOR(S)' CHAPTER 13 PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

- A. The Debtor's Plan Payment will be \$1,220.00 Monthly, paid by ☐ Pay Order or ☒ Direct Pay for 60 months. The gross amount to be paid into the plan is \$73,200.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 40% of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor's non-exempt assets is \$4,492.93.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

- ☒ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☐ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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Continuation Sheet # 1

II. Pre-Confirmation Disbursements

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
Chrysler Financial/TD Auto Finance 2012 ford Fusion SE	\$277.13	
Harley Davidson Financial 2012 HD FLTRX	\$221.71	

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
AT&T	2 Year Cell Phone Contract	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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Continuation Sheet # 2

"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on _____."

Debtor

Joint Debtor

V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Dpt Ed/slm		\$663.00	
Dpt Ed/slm		\$2,290.00	
Dpt Ed/slm		\$2,004.00	
Dpt Ed/slm		\$1,975.00	
Slm Financial Corp		\$2,460.00	
Slm Financial Corp		\$2,577.00	

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Continuation Sheet # 3

Slm Financial Corp	\$2,687.00	
Slm Financial Corp	\$4,758.00	
Slm Financial Corp	\$4,863.00	
Slm Financial Corp	\$6,170.00	
Slm Financial Corp	\$6,471.00	
Slm Financial Corp	\$314.00	
Slm Financial Corp	\$308.00	
Wells Fargo Hm Mortgag 3008 Rockwall Dr, Killeen, Texas 76549	\$173,848.00	\$1,183.00
Wells Fargo Hm Mortgag 2522 Lisa St, Grand Praire, TX 75051	\$120,558.00	\$885.00

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
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2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums received. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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Law Offices of Ed L. Laughlin	\$1,200.00	BEFORE	
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B. Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
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**UNITED STATES BANKRUPTCY COURT
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Tamara A Allen
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Continuation Sheet # 4

C. Arrearage Claims

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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E. Secured Creditors

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Chrysler Financial/TD Auto Finance 2012 ford Fusion SE	\$22,170.00	\$22,170.00	Pro-Rata	5.69%	\$24,468.22	
Harley Davidson Financial 2012 HD FLTRX	\$17,905.00	\$17,905.00	Pro-Rata	5.5%	\$19,695.25	

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).
Describe treatment for the class of general unsecured creditors.

General Unsecured Creditors will receive approximately 40% of their allowed claims.

Totals:

Administrative Claims	<u>\$1,200.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$0.00</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$40,075.00</u>
Unsecured Claims	<u>\$51,210.00</u>

VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

None

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DEBTOR(S)' CHAPTER 13 PLAN
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Continuation Sheet # 5

Respectfully submitted this date: **11/13/2014**.

/s/ Ed L. Laughlin

Ed L. Laughlin
1101 E Central Tx. Expwy.
Killeen, TX 76541
Phone: (254) 699-2460 / Fax: (254) 953-4528
(Attorney for Debtor)

/s/ Secoya D Allen

Secoya D Allen
3008 Rockwall Dr
Killeen, TX 76549
(Debtor)

/s/ Tamara A Allen

Tamara A Allen
3008 Rockwall Dr
Killeen, TX 76549
(Joint Debtor)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: Secoya D Allen
Debtor

CASE NO.

Tamara A Allen
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on November 28, 2014, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Ed L. Laughlin

Ed L. Laughlin
Bar ID: 11991500
Law Offices of Ed L. Laughlin
1101 E Central Tx. Expwy.
Killeen, TX 76541
(254) 699-2460

Bby/cbna
xxxxxxxxxxxx7582
50 Northwest Point Road
Elk Grove Village, IL 60007

Citibank
xxxxxxxxxxxx1936
Citicorp Credit Services/Attn: Centraliz
PO Box 20507
Kansas City, MO 64195

Dpt Ed/slm
xxxxxxxxxxxxxxxxxxxx0521
11100 Usa Pkwy
Fishers, IN 46037

Cap1/bstby
xxxxxxxxxxxx8117
50 Northwest Point Road
Elk Grove Village, IL 60007

Credit First/CFNA
xxxxx3197
BK13 Credit Operations
PO Box 818011
Cleveland, OH 44181

GEGRB/ Old Navy
xxxxxxxxxxxx0450
Attention: GEMB
PO Box 103104
Roswell, GA 30076

Capital 1 Bank
xxxxxxxxxxxx5590
Attn: General Correspondence
PO Box 30285
Salt Lake City, UT 84130

Credit First/CFNA
xxxxx0133
BK13 Credit Operations
PO Box 818011
Cleveland, OH 44181

GEGRB/JC Penny
xxxxxxxxxxxx3684
Attention: Bankruptcy
PO Box 103104
Roswell, GA 30076

Chrysler Financial/TD Auto Finance
xxxxxx9244
Attn: Bankruptcy Dept
PO Box 551080
Jacksonville, FL 32255

Dpt Ed/slm
xxxxxxxxxxxxxxxxxxxx0718
11100 Usa Pkwy
Fishers, IN 46037

Gemb/walmart
xxxxxxxxxxxx2694
Attn: Bankruptcy
PO Box 103104
Roswell, GA 30076

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: Secoya D Allen*Debtor*

CASE NO.

Tamara A Allen*Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Harley Davidson Financial
xxxxxxxxxx5633
Attention: Bankruptcy
PO Box 22048
Carson City, NV 89721

Navy Federal Cr Union
xxxxxxxxxxxx8151
Po Box 3700
Merrifield, VA 22119

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx1227
11100 Usa Pkwy
Fishers, IN 46037

Hawaiian Tel Fcu
xxx1930
1138 N King St
Honolulu, HI 96817

Navy Federal Cr Union
xxxxxxxxxxxx4734
Po Box 3700
Merrifield, VA 22119

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx0329
11100 Usa Pkwy
Fishers, IN 46037

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Ray Hendren, C13 Trustee
3410 Far West Blvd (By Clerk)
Suite 200
Austin, TX 78731

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx0828
11100 Usa Pkwy
Fishers, IN 46037

Kohls/capone
xxxxxxxxxxxx2474
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Secoya D Allen
3008 Rockwall Dr
Killeen, TX 76549

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx1030
11100 Usa Pkwy
Fishers, IN 46037

Military Star
xxxxxxxxxxxx6558
3911 S Walton Walker Blv
Dallas, TX 75236

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx0621
11100 Usa Pkwy
Fishers, IN 46037

United Consumer Financial Services
xxxx4442
865 Bassett Rd
Westlake, OH 44145

Navy Federal Cr Union
xxxxxxxxxx2501
Po Box 3700
Merrifield, VA 22119

Slm Financial Corp
xxxxxxxxxxxxxxxxxxxx0511
11100 Usa Pkwy
Fishers, IN 46037

Usaa Savings Bank
xxxxxxxxxxxx0251
Po Box 47504
San Antonio, TX 78265

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Secoya D Allen**
Debtor

CASE NO.

Tamara A Allen
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE
(Continuation Sheet #2)

Wells Fargo Hm Mortgag
xxxxxxxxx3895
8480 Stagecoach Cir
Frederick, MD 21701

Wells Fargo Hm Mortgag
xxxxxxxxx5523
8480 Stagecoach Cir
Frederick, MD 21701

Zale/Sterling Jewelers
xxxxxxxxxxxxx2683
Attn.: Bankruptcy
PO Box 1799
Akron, OH 43309

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Secoya D Allen, Debtor**
Tamara A Allen, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)

The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$589.89	\$590.01	\$590.13	\$590.25	\$590.37	\$590.49
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.33	\$476.36	\$476.38	\$476.40	\$476.42	\$476.44
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$31.78	\$31.63	\$31.49	\$31.35	\$31.21	\$31.07
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$590.61	\$590.72	\$590.84	\$590.96	\$591.08	\$591.20
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.46	\$476.49	\$476.51	\$476.53	\$476.55	\$476.57
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$30.93	\$30.79	\$30.65	\$30.51	\$30.37	\$30.23
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$591.32	\$591.44	\$591.55	\$591.67	\$591.78	\$591.90
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.58	\$476.60	\$476.62	\$476.64	\$476.66	\$476.68
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$30.10	\$29.96	\$29.83	\$29.69	\$29.56	\$29.42
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$592.01	\$592.13	\$592.25	\$592.36	\$592.47	\$592.59
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.70	\$476.71	\$476.73	\$476.75	\$476.77	\$476.78
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$29.29	\$29.16	\$29.02	\$28.89	\$28.76	\$28.63
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:				\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$592.70	\$592.81	\$592.92	\$593.04	\$593.15	\$593.27
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.80	\$476.82	\$476.83	\$476.84	\$476.86	\$476.87
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$28.50	\$28.37	\$28.25	\$28.12	\$27.99	\$27.86

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Secoya D Allen, Debtor**
Tamara A Allen, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 31</u>	<u>MONTH 32</u>	<u>MONTH 33</u>	<u>MONTH 34</u>	<u>MONTH 35</u>	<u>MONTH 36</u>
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$593.37	\$593.49	\$593.60	\$593.71	\$593.82	\$593.93
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.89	\$476.90	\$476.91	\$476.93	\$476.94	\$476.96
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$27.74	\$27.61	\$27.49	\$27.36	\$27.24	\$27.11

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 37</u>	<u>MONTH 38</u>	<u>MONTH 39</u>	<u>MONTH 40</u>	<u>MONTH 41</u>	<u>MONTH 42</u>
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$594.04	\$594.15	\$594.26	\$594.38	\$594.48	\$187.08
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$476.97	\$476.98	\$476.99	\$477.00	\$477.01	\$150.09
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$26.99	\$26.87	\$26.75	\$26.62	\$26.51	\$8.30

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$345.47
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$752.53
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 43</u>	<u>MONTH 44</u>	<u>MONTH 45</u>	<u>MONTH 46</u>	<u>MONTH 47</u>	<u>MONTH 48</u>
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 49</u>	<u>MONTH 50</u>	<u>MONTH 51</u>	<u>MONTH 52</u>	<u>MONTH 53</u>	<u>MONTH 54</u>
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 55</u>	<u>MONTH 56</u>	<u>MONTH 57</u>	<u>MONTH 58</u>	<u>MONTH 59</u>	<u>MONTH 60</u>
Chrysler Financial/TD Auto Fin	\$22,170.00	5.69%	\$2,298.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Harley Davidson Financial	\$17,905.00	5.50%	\$1,790.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Law Offices of Ed L. Laughlin	\$1,200.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Secoya D Allen, Debtor**
Tamara A Allen, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
NEW BALANCE:	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00	\$1,220.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00	\$1,098.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00	\$122.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Fill in this information to identify your case:

Debtor 1	Secoya	D	Allen
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tamara	A	Allen
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I**Schedule I: Your Income****12/13**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**U.S Soldier****Employer's name****DFAS INDIANAPOLIS CENTER****Employer's address**

ATTN: DFAS-IN-DGB MS 22
Number Street
8899 E. 56th Street

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Pentagon F.C.U./DCC Specialist**Pentagon Federal Credit Union**

761 Tank Battalion Ave Bldg 322
Number Street

Indianapolis
City

IN 46249-016
State Zip Code

Ft. Hood
City

TX 76544
State Zip Code

How long employed there? **15 years****5.5 years****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$4,631.35	\$2,614.84
3. Estimate and list monthly overtime pay.	\$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$4,631.35	\$2,614.84

Debtor 1 **Secoya** **D** **Allen** Case number (if known) _____
 First Name Middle Name Last Name

		For Debtor 1		For Debtor 2 or non-filing spouse
Copy line 4 here ➔	4.	\$4,631.35		\$2,614.84
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$519.72		\$509.64
5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00
5c. Voluntary contributions for retirement plans	5c.	\$0.00		\$104.59
5d. Required repayments of retirement fund loans	5d.	\$0.00		\$0.00
5e. Insurance	5e.	\$68.89		\$8.08
5f. Domestic support obligations	5f.	\$0.00		\$0.00
5g. Union dues	5g.	\$0.00		\$0.00
5h. Other deductions. Specify: Mandatory Pay Back Loan	5h. +	\$64.08		\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$652.69		\$622.31
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,978.66		\$1,992.53
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$990.00		\$0.00
8b. Interest and dividends	8b.	\$0.00		\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		\$0.00
8d. Unemployment compensation	8d.	\$0.00		\$0.00
8e. Social Security	8e.	\$0.00		\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00		\$0.00
8g. Pension or retirement income	8g.	\$0.00		\$0.00
8h. Other monthly income. Specify: _____	8h. +	\$0.00		\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$990.00		\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$4,968.66	+	\$1,992.53
			=	\$6,961.19
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____				
	11.		+	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.			\$6,961.19
				Combined monthly income

Debtor 1 **Secoya** **D** **Allen** Case number (if known) _____
First Name Middle Name Last Name

13. Do you expect an increase or decrease within the year after you file this form?



No.

None.



Yes. Explain:

Fill in this information to identify your case:

Debtor 1	Secoya	D	Allen
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tamara	A	Allen
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>15</u>	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>12</u>	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>8</u>	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>1</u>	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
		<input type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**
- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses

- 4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.

4. \$1,183.00**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. _____

4b. _____

4c. \$150.00

4d. _____

Debtor 1 **Secoya** **D** **Allen** Case number (if known) _____
 First Name Middle Name Last Name

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$220.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$75.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$165.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	<u>\$1,200.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$150.00</u>
10. Personal care products and services	10.	<u>\$130.00</u>
11. Medical and dental expenses	11.	<u>\$25.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$400.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$60.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$98.80</u>
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$223.66</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	<u>\$885.00</u>
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	<u>\$150.00</u>
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Secoya** **D** **Allen** Case number (if known) _____
 First Name Middle Name Last Name

21. Other. Specify: **See continuation sheet** 21. + **\$625.00**
22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses. 22. **\$5,740.46**
23. **Calculate your monthly net income.**
- 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. **\$6,961.19**
- 23b. Copy your monthly expenses from line 22 above. 23b. - **\$5,740.46**
- 23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income. 23c. **\$1,220.73**
24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.

Debtor 1 **Secoya** **D** **Allen** Case number (if known) _____
First Name Middle Name Last Name

21. Other. Specify:

Cell Phone

\$225.00

Child Care

\$400.00

Total:

\$625.00